
Benefits Open Enrollment

Maximize Your Benefits!



Welcome!

- This presentation aims to provide you with an overview of Lake County's Open Enrollment, changes and plan options available to you beginning January 1, 2020.
- We will cover:
 - Open Enrollment Dates and Information
 - How to Enroll
 - Medical Plan Changes for 2020
 - Pharmacy Updates for 2020
 - FSA – be sure to update your elections
 - All other plans – NO CHANGES FOR 2020!

Open Enrollment Announcement

Open Enrollment Period **10/7/19 – 10/18/19**

Deadline for making changes **10/18/19 5pm**

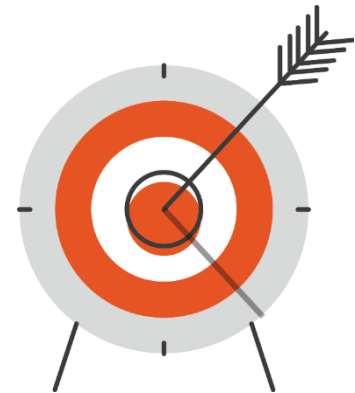
Your benefit changes take effect **1/1/2020**

Open Enrollment is the one time a year that you can freely make changes to your benefit plans:

- Add/drop dependents
- Change plans

After the Open Enrollment period closes, changes can only be made with certain IRS qualifying event, examples include:

- Loss of coverage
- Newborn
- Marriage/Divorce



How To Enroll



Log on to: <https://www.workterra.net/Platform>

Username:

First letter of first name, entire last name and the month and day of your birthday (MM/DD)

Example: Jim Smith

Birthday: October 7

Username: jsmith1007

Password: Social Security

Workterra Passwords will reset to default on 10/1/2019 for Open Enrollment

Social Security Number (xxx-xx-xxxx)

DEADLINE: October 18, 2019 5pm

Questions?

Workterra's Customer Service Department can help with user login information: (888) 327-2770



Medical Benefits



Anthem Blue Cross

- Below summary includes the Anthem Medical Plans that are available for the 2020 plan year
- All plans remain unchanged
- Adding NEW PPO 35 – to offer families a lower cost plan option to the PPO 80

	PPO Mid 80 (CSAC EIA)	New Plan	PPO Law Enforcement (CSAC EIA)	ABHP - HSA (CSAC EIA)	HSA Bronze Plan (CSAC EIA)
	In Network	In Network	In Network	In Network	In Network
Calendar Year Deductible Individual / Family	\$500 / \$1,000	\$1000/\$2000	\$300 / \$900	\$2,000/\$4,000	\$2,000/\$6,000
Annual Out-of-Pocket Max Individual / Family	\$3,500 / \$7,000	\$4,000 / \$8,000	\$5,300 / \$10,600	\$4,000/\$8,000	\$6,450 / \$12,900
Physician Services Physician Office Visit Specialist Visit	\$20/Visit (ded waived) \$20/Visit (ded waived)	\$35/Visit (ded waived) \$35/Visit (ded waived)	\$20/Visit (ded waived) \$20/Visit (ded waived)	20% After deductible 20% After deductible	30% After deductible 30% After deductible
Prescription Benefits Retail - 30 day supply Mail Order - 90 day supply	Generic / Brand / Non-Formulary \$5 / \$20 / \$50 \$10 / \$30 / \$80	Generic / Brand / Non-Formulary \$5 / \$20 / \$50 \$10 / \$40 / \$100	Generic / Brand / Non-Formulary \$10 / \$25 / \$45 \$10 / \$25 / \$45	Generic / Brand / Non-Formulary 20% After deductible 20% After deductible	Generic / Brand / Non-Formulary 30% After deductible 30% After deductible
2020 Renewal Monthly Rates	Medical	Medical	Medical	Medical	Medical
Employee Only	\$883.00	\$846.00	\$845.00	\$798.00	\$695.00
Employee + 1	\$1,766.00	\$1,692.00	\$1,578.00	\$1,596.00	\$1,390.00
Family	\$2,295.00	\$2,199.00	\$2,004.00	\$2,074.00	\$1,806.00
County Monthly Contribution	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
2020 Employee Monthly Cost					
Employee Only	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Employee + 1	\$851.29	\$777.29	\$663.29	\$681.29	\$475.29
Family	\$1,436.91	\$1,340.91	\$1,145.91	\$1,215.91	\$947.91

New Plan Mirrors PPO Mid 80 except for the following Outlined Benefit Changes
Employee cost includes contribution towards dental and vision.





Pharmacy Benefits



Pharmacy Update for 2020

- There will be changes to the RX formulary (list of covered medications) for the PPO 80, PPO 35 and PPO Law Enforcement Plan effective January 1st, 2020
- There will also be changes to the medications that may require Prior Authorization, Step Therapy or Quantity Management
 - Your doctor should be familiar with these terms and typically understands what he or she needs to do to get approval
 - There is also an appeals process if you or your doctor disagree with any decisions made
- If there is a change or action needed on your part, you will receive a letter from Express Scripts in early November
 - If you or your family receive a letter, ACTION IS REQUIRED in order to avoid delays
- Patients currently taking a prescription covered under one of the Step Therapy conditions will be grandfathered and will not need to go through the step therapy process for the scripts they are taking prior to 12-31-2019.
 - If the patient changes their therapy after January 1, 2020, they may be subject to the Step Therapy process
- If you still have questions, Anthem PPO members can check the Open Enrollment Site: www.express-scripts.com/countyoflake
 - Members can see how they will be charged for their medication based on their plan design.





Flexible Spending Accounts



Healthcare Flexible Spending Account (FSA)



Administered by
Workterra

* For a full list of eligible expenses see IRS publication 502 <https://www.irs.gov/for-employees/about-publication-502>

Features:

- Set aside up to \$2,700 per year
- Pre-tax (tax free) payroll deductions
- Tax free means you can save up to 30% on eligible medical, dental, vision
- Tax-free withdrawals
- Debit card available
- Access entire amount on 1st day of plan year
- You must enroll during the October Open Enrollment for the 2020 plan year
- If you do not use the money you contributed it will not be refunded to. This is the **use-it-or-lose-it** rule.

Health FSA Expenses include*:

- Medical expenses: co-pays, co-insurance, and deductibles
- Dental expenses: exams, cleanings, X-rays, and braces
- Vision expenses: exams, contact lenses and supplies, eyeglasses, and laser eye surgery
- Professional services: chiropractor and acupuncture
- Prescription drugs and insulin

Dependent Care Flexible Spending Account (FSA)



Administered by
Workterra



**Daycare and in-home care while you work,
for children under 13 and incapacitated adult tax-
dependents**

- Up to \$5,000 per year
- Pre-tax payroll deductions
- Tax-free withdrawals
- Get reimbursed up to current balance
- Incur expenses January 1 – December 31
- All claims must be submitted to WORKTERRA by April 3, 2020
- **USE IT OR LOSE IT rule applies!**

Only expenses for services provided before a dependent child reaches age 13 are eligible.



All Other Plans



All Other Plans – No Changes for 2020

The County of Lake will continue to offer all other plans as follows; there are no plan changes for 2020:

- Delta Dental PPO
- VSP Choice Vision Plan
- Voya Life and AD&D and Supplemental Life
- MHN EAP



Reminders!

NEXT STEPS

1. Consider benefit needs for 2020
2. Review benefit materials
3. Log on to make changes or enroll for Flexible Spending Accounts (FSA)
4. Otherwise, do nothing— your benefits will roll over (except for FSA)

ENROLLMENT SITE

1. **Log on to:**
<https://www.workterra.net/Platform>
2. **Username:**
First letter of first name, entire last name and the month and day of your birthday (MM/DD)
3. **Password:**
Social Security Number (xxx-xx-xxxx)

Don't forget to join us at the Health and Wellness Fair!

Date: Monday, October 7, 2019

Time: 11 am to 1:30 pm

Location: County Courthouse
255 N. Forbes St.
Lakeport, CA 95453

Date: Tuesday, October 8, 2019

Time: 11 am to 1:30 pm

Location: Social Services Building
15975 Anderson Ranch Parkway
Lower Lake, CA 95457

